

**SUBSTITUTION OF TRUSTEE**

WHEREAS, on June 27, 2001, Joseph L. Adams, a married person, and Elena Adams, executed a deed of trust to T. J. Falgout, Trustee for the benefit of Concorde Acceptance Corporation, which deed of trust is recorded in Deed of Trust Book 1351 at Page 471 corrected and re-recorded in Power of Attorney Book 97 at Page 108 in the office of the Chancery Clerk of the County of DeSoto, State of Mississippi pertaining to the following described property situated in said County and State, to-wit:

Lot 2, Liberty Estates Subdivision, located in Section 25, Township 1 South, Range 9 West, DeSoto County, Mississippi, as recorded in Plat Book 55, Pages 26 and 27, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which reference is hereby made for a more particular description of said property.

Elena Adams is executing this instrument for the sole purpose of perfecting the lien.

Parcel No: 1097-2513.0-00002.00

Being the same property conveyed to the Grantors by deed being recorded simultaneously herewith.

WHEREAS, the aforesaid deed of trust was assigned to Deutsche Bank Trust Company Americas, fka Bankers Trust Company, as Trustee by instrument dated June 29, 2001, and recorded in the office of the aforesaid Chancery Clerk in Book 1451 at Page 8 and corrected and re-recorded in Book 1880 at Page 190; and

WHEREAS, under the terms of said deed of trust, the beneficiary or any subsequent holder of the note secured by said deed of trust is authorized and empowered to appoint and substitute another trustee in the place and stead of the trustee named therein, at any time by writing duly signed and acknowledged and recorded in the County in which the premises are located; and

WHEREAS, said Deutsche Bank Trust Company Americas, fka Bankers Trust Company, as Trustee is the holder of the note secured by the aforesaid deed of trust and now desires to substitute John C. Underwood, Jr., of Jackson, Mississippi, in the place and stead of the said original trustee named in the original deed of trust or any subsequently appointed substitute trustee; and

NOW THEREFORE, Deutsche Bank Trust Company Americas, fka Bankers Trust Company, as Trustee does hereby appoint and substitute John C. Underwood, Jr., as Trustee in said deed of trust in the place and stead of the said original trustee or any subsequently appointed substitute trustee.

WITNESS THE SIGNATURE of Deutsche Bank Trust Company Americas, fka Bankers Trust Company, as Trustee acting by and through its duly authorized officer, this the 9 day of June, 2003.

Deutsche Bank Trust Company  
Americas, fka Bankers Trust  
Company, as Trustee

BY: 

Rhonda Nisbitt  
Assistant Vice PRESIDENT

ATTEST: 

Steve Goeths - Assistant Vice President

STATE OF MINNESOTA

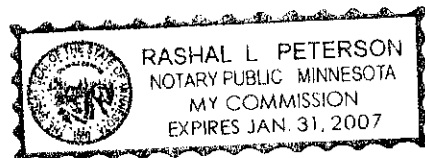
COUNTY OF DAKOTA

Personally appeared before me, the undersigned authority in and for the County and State aforesaid, the within named Rhonda Witsche and Steve Gerths, known to me to be the AVP and AVP, respectively of the said Deutsche Bank Trust Company Americas, fka Bankers Trust Company, as Trustee who acknowledged to and before me that he/she/they executed the foregoing instrument in writing on the day and year therein mentioned, for and on behalf of the said corporation, after having been first duly authorized so to do.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this, the 9 day of June, 2003.

Rashal L Peterson  
NOTARY PUBLIC

My commission expires:



Prepared by:  
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STATE MS.-DESOTO CO.  
FILED

JAN 5 9 12 AM '04

BK 101 PG 419  
W.E. DAVIS CH. CLK.

STATE MS.-DESOTO CO.  
FILED

JAN 5 9 13 AM '04

BK 1900 PG 90  
W.E. DAVIS CH. CLK.